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CCOE-00	DODE-00	SCS0-00	ANHR-00	WHA-00	DS-00	MEDE-00
EAP-00	EB-00	EUR-00	OIG0-00	UTED-00	CSEP-00	FOE-00
VC-00	OBO-00	TEDE-00	INR-00	IO-00	L-00	VCE-00
MMP-00	MOFM-00	M-00	AC-00	NEA-00	DCP-01	NSAE-00
OIC-02	OIG-00	OPR-01	CAEX-00	PC-01	PM-00	ACE-00
CI0-00	SCT-00	IRM-00	SS0-00	SS-00	TEST-00	IAP-00
USIE-00	SA-00	CRYE-00	FMP-00	R-00	ECA-00	IIP-00
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SOURCE: DISKETTE. 031526
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TO ALL DIPLOMATIC AND CONSULAR POSTS SPECIAL EMBASSY PROGRAM

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FOR HR/MGT OFFICERS AND ALL AGENCY HEADS FROM HR/OE PARIS PASS FSTO

E.O. 12958: N/A

TAGS: APER, AFSN, AMGT, AFSI, KICA

SUBJECT: MEDICAL INSURANCE FOR TDY - LOCALLY EMPLOYED (LE) STAFF PAID
UNDER THE LOCAL COMPENSATION PLAN

REF: 95 STATE 171579

ACTION REQUIRED IS CONTAINED IN PARA 2.

This message supersedes 95 State 171579. This message has been cleared by the Foreign Affairs Agencies and reviewed by the signatory agencies to State's PSA Memorandum of Agreement.

1. SUMMARY:

Department authorizes posts to purchase short-term health and accident insurance coverage for Locally Employed (LE) Staff who travel on USG official orders outside their country of employment. Host country coverage may not **cover medical emergencies during TDY, including training or consultations. U.S. Workers' Compensation does not** cover all situations nor does it offer immediate payment or reimbursement. Posts should also make appropriate amendments to Local Compensation Plans. Questions regarding health and accident insurance should be addressed directly to the appropriate headquarters office of the employing agency. END SUMMARY.

2. ACTION REQUIRED: Each post that will be purchasing short-term health and accident insurance for LE Staff under the authorization contained herein, must amend the Remarks section of the Local Compensation Plan to state: "USG funded short-term health and accident insurance is **provided, when appropriate, for employees who are** traveling outside their country of employment on official USG orders for the purpose of training or other official duties, in accordance with the terms set forth in 03 State (insert number of this telegram)."

3. Posts are authorized to purchase short-term health and accident insurance coverage for Locally Employed (LE) Staff traveling on official U.S. Government orders for TDY, including training and consultations outside their country of employment. The following guidance applies to all LE Staff defined as:

A. Foreign Service National employees hired via direct hire appointment or PSA/PSC, and paid under the Local Compensation Plan; and

B. Ordinarily Resident U.S. citizens employed via a direct-hire appointment, USPSC or PSA, and paid under the Local Compensation Plan.

4. The authorization in this cable does not pertain to other categories of employees: Direct-Hire Foreign Service Employees; Direct-Hire Civil Service Employees; Eligible Family Members on the FS or CS employee's orders; and When Actually Employed (WAE) FS and CS personnel.

5. LE Staff are generally provided health care benefits either via a host country's medical coverage, and/or the employing post's Local Compensation Plan. These benefits may or may not provide adequate coverage for official travel outside the host country. Short-term health and accident insurance must be purchased for LE Staff on official travel outside of the host country when one of the following conditions exist:

A. Local Compensation Plan and/or host country's medical plan does not provide medical or accident coverage for travel outside the host country.

B. Local medical plans have a relatively low cap on payments compared to medical costs of the country to which the individual will be traveling.

6. Work related illnesses and accidents that occur during an employee's TDY periods may/may be covered under the **provisions of U.S. Workers' Compensation. Reimbursement** is dependent on coverage under the host country social security system. Reimbursement or payment under U.S. Workers' Compensation is usually not immediate.

7. Since issuance of coverage is contingent on receipt of premium payment, adequate lead-time should be a factor in planning official travel.

8. STATE ONLY: Payment via electronic fund transfer (EFT) can usually be accomplished in three (3) workdays. Post should verify the employee's name is provided to the **insurer, as experience indicates this is not always the** case with an EFT. A/OPE advises that post can seek approval to use its USG Purchase Card to expedite payment provided the insurance does not duplicate the post's existing policy coverage. HR/OE/HRM and A/OPE recommend the USG Purchase Card as the preferred method of payment. Requests for clarification regarding short-term health and accident travel insurance coverage for LE Staff should be addressed directly to the insurance provider, your HR/OE/HRM Post Support Officer or your Post Management Officer.

9. OTHER AGENCIES: The instructions contained herein do not preclude an agency from providing such a benefit under other authority that the agency may have. Signatory agencies to State's PSA MOA, Foreign Affairs agencies, and other participating agencies who pay their direct-hire FSN, AMCIT, PSC and PSA employees in accordance with the Local Compensation Plan are responsible for arranging for coverage and funding of short-term health and accident insurance for official travel outside of the host country.

-- DOD's implementation is contingent upon concurrence of agency representatives at post and availability of funds.

-- The Department of Commerce authorizes the FCS Commercial Section to pay emergency insurance fees using the office Purchase Card.

-- FAS insurance is to be acquired and paid for using the Micro-Purchase Card Program.

Requests for clarification regarding short-term health and accident travel insurance coverage for LE Staff should be addressed directly to the

appropriate health and accident insurance coordinator for the employing agency at post or the headquarters office.

10. It is also the employing agency's responsibility to ensure the traveler is fit for travel and does not have a pre-existing medical condition that would exclude him/her from medical coverage. Since short-term policies are designed to protect against unanticipated medical expenses, typical exclusions include:

- dental treatment, unless resulting from a covered accident;
- pre-existing conditions for which symptoms were manifested during the 12 months immediately prior to the effective date of coverage, or for which a physician was consulted and treatment received;
- emotional/mental disorders;
- cardiovascular/circulatory conditions, and
- pregnancy.

11. Some posts may be able to purchase standard short term health and accident insurance packages locally for LE Staff on official travel outside their country of employment. The following websites are just a sample of companies offering short-term health and accident insurance for international travel.

DISCLAIMER: The Department of State neither recommends nor endorses any particular company listed. This information is provided as a point of reference and for post's convenience only.

www.wallach.com/hcamerica.asp - Healthcare America, for Foreign Nationals visiting the U.S.

www.wallach.com/hcglobal.asp - Healthcare Global, for Americans and Foreign Nationals traveling outside their home countries to destinations other than the U.S.

www.consumerbenefits.net/stm.htm - Fortis short-term Medical Insurance, for Americans traveling to the U.S. (note 30 day minimum coverage)

www.consumerbenefits.net/gu/international-health-insurance.htm - Short-term insurance for 15 days to 12 months

www.globaltravelinsurance.com - For citizens of any nationality worldwide for periods of 15 days to 24 months

12. FSI does not/not always purchase health insurance for LE Staff attending FSI training courses. Unless specifically stated otherwise, it is the responsibility of the post to purchase health insurance for their LE Staff. Posts should refer to the specific instructions provided for each

training program to determine whether FSI is purchasing insurance. If not, post needs to purchase the health insurance, which must be done before the LE Staff departs for the U.S. FSI will not/not assume responsibility or liability for health care costs for any uninsured LE Staff attending training.

13. For State Employees: The Post Management Officer (PMO) of the appropriate regional bureau should be informed of travel to the U.S. A U.S.-based policy issued for U.S. travel should be mailed to the PMO for safekeeping and collection by the TDY traveler.

14. The authority to pay the cost of short-term health and accident insurance for LE Staff paid in accordance with the Local Compensation Plan while absent from their country of employment abroad for the purpose of training or other official duties is the Under Secretary for Management' s public interest determination pursuant to section 408 of the Foreign Service Act, dated 10/24/03 and the insertion into the remarks section of each LCP of the provision set forth in paragraph two above, which will have the effect of amending all LE Staff (direct-hire, PSC/PSAs) paid in accordance with the LCPs.

15. If further clarification of the Department' s policy is required, please contact your HR/OE/HRM Post Support Officer.

16. Minimize considered. POWELL

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